

KEVIN A DARBY

Name

7670

Bar Code #

**4777 CAUGHLIN
PARKWAY
RENO, NV 89519**

Address

775.322.1237

Phone Number

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEVADA**

In re: **CLIFFORD J. MORIN**Case # 10-51334-GWZChapter 13

Trustee _____

Debtor(s)

AMENDMENT COVER SHEET

Amendment(s) to the following are transmitted herewith. Check all that apply.

- () Petition (must be signed by debtor *and* attorney for debtor per Fed. R. Bankr. P. 9011)
- (x) Summary of Schedules
- (x) Schedule A - Real Property
- (x) Schedule B - Personal Property
- (x) Schedule C - Property Claimed as Exempt
- () Schedule D, E, or F, and/or Matrix, and/or List of Creditors or Equity Holders
 - () Add/delete creditor(s), change amount or classification of debt - **\$26.00 fee required**
 - () Add/change address of already listed creditor, add name/address of attorney for already listed creditor, amend petition, attach new petition on converted case, supply missing document(s) - **no fee**

* Must provide diskette and comply with Local Rule 1007 if add/delete creditor or add/change address of already listed creditor

- () Schedule G - Schedule of Executory Contracts & Unexpired Leases
- () Schedule H - Codebtors
- (x) Schedule I - Current Income of Individual Debtor(s)
- (x) Schedule J - Current Expenditures of Individual Debtor(s)
- () Statement of Financial Affairs

Declaration of Debtor

I (We) declare under penalty of perjury that the information set forth in the amendment(s) attached hereto is (are) true and correct to the best of my (our) information and belief.

/s/ CLIFFORD J. MORIN**CLIFFORD J. MORIN****Debtor's Signature****Date:** May 14, 2010

**United States Bankruptcy Court
District of Nevada**

In re **CLIFFORD J. MORIN**Case No. **10-51334-GWZ**

Debtor

Chapter **13**

SUMMARY OF SCHEDULES - AMENDED

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	1,300,000.00		
B - Personal Property	Yes	4	1,724,200.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		538,039.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		227,038.98	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	2		9,239.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			8,453.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			6,981.00
Total Number of Sheets of ALL Schedules		16			
		Total Assets	3,024,200.00		
			Total Liabilities	774,316.98	

Form 6 - Statistical Summary (12/07)

**United States Bankruptcy Court
District of Nevada**

In re **CLIFFORD J. MORIN**Case No. **10-51334-GWZ**

Debtor

Chapter **13**

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	227,038.98
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	227,038.98

State the following:

Average Income (from Schedule I, Line 16)	8,453.00
Average Expenses (from Schedule J, Line 18)	6,981.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	8,882.00

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column	9,055.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	175,000.00
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column	52,038.98
4. Total from Schedule F	9,239.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)	70,332.98

In re CLIFFORD J. MORIN,
DebtorCase No. 10-51334-GWZ**SCHEDULE A - REAL PROPERTY - AMENDED**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
1576 E. VALLEY ROAD, GARDNERVILLE, NV 89410 HOUSE CURRENTLY IN ESCROW FOR SALE AT \$1,300,000.00	Fee simple	C	1,300,000.00	493,984.00

Sub-Total > **1,300,000.00** (Total of this page)Total > **1,300,000.00**0 continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

In re **CLIFFORD J. MORIN**Case No. **10-51334-GWZ**

Debtor

SCHEDULE B - PERSONAL PROPERTY - AMENDED

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		CASH ON HAND:	C	400.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		CHECKING:	C	8,000.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		STANDARD HOUSEHOLD FURNISHINGS AND ITEMS: Location: 1626 10TH STREET, Minden NV 89423	C	8,000.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		ART: Location: 1626 10TH STREET, Minden NV 89423	C	1,500.00
6. Wearing apparel.		CLOTHING: Location: 1626 10TH STREET, Minden NV 89423	C	500.00
7. Furs and jewelry.		FURS: Location: 1626 10TH STREET, Minden NV 89423	C	800.00
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
				Sub-Total > (Total of this page)
				19,200.00

3 continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re

CLIFFORD J. MORINCase No. **10-51334-GWZ**

Debtor

SCHEDULE B - PERSONAL PROPERTY - AMENDED

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		1626 MINDEN, LLC: entity holds 1626 10th Street, Minden, NV Value of Real Property = \$425,000 - Secured Debt = \$279,000 5450 EQUITY, LLC: entity holds 5450 Equity Lane Property Value = \$2,500,000 - Secured Debt = \$1,750,000 Gross Monthly Income= \$22,200.00; Monthly Expenses/Debt = \$15,000 NET MONTHLY INCOME = \$7,200	C	146,000.00
		 1644 MINDEN, LLC - entity holds 1644 HIGHWAY 395, MINDEN, NV Value = \$1,800,000 - Secured Debt = \$1,100,000 Gross Monthly Income= \$12,000; Monthly Expenses/Debt= \$12,000	-	750,000.00
				700,000.00
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
Sub-Total >				1,596,000.00
(Total of this page)				

Sheet 1 of 3 continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **CLIFFORD J. MORIN**Case No. **10-51334-GWZ**

Debtor

SCHEDULE B - PERSONAL PROPERTY - AMENDED

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		1999 HD MOTORCYCLE: Location: 1626 10TH STREET, Minden NV 89423	C	4,000.00
		2002 HR MOTORHOME: Location: 1626 10TH STREET, Minden NV 89423	C	60,000.00
		2008 JEEP CHEROKEE: Location: 1626 10TH STREET, Minden NV 89423	C	20,000.00
		2008 FORD EXPLORER: Location: 1626 10TH STREET, Minden NV 89423	C	15,000.00
		2004 JEEP WRANGLER: Location: 1626 10TH STREET, Minden NV 89423	C	10,000.00
26. Boats, motors, and accessories.	X			
			Sub-Total > (Total of this page)	109,000.00

Sheet 2 of 3 continuation sheets attached
to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re CLIFFORD J. MORIN,
 _____, Debtor
 Case No. 10-51334-GWZ

SCHEDULE B - PERSONAL PROPERTY - AMENDED
 (Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

Sub-Total >	0.00
(Total of this page)	
Total >	1,724,200.00

Sheet 3 of 3 continuation sheets attached
 to the Schedule of Personal Property

(Report also on Summary of Schedules)

In re

CLIFFORD J. MORINCase No. **10-51334-GWZ**

Debtor

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT - AMENDED

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

11 U.S.C. §522(b)(2)
 11 U.S.C. §522(b)(3)

Check if debtor claims a homestead exemption that exceeds
\$146,450. (Amount subject to adjustment on 4/1/13, and every three years thereafter
with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property			
1576 E. VALLEY ROAD, GARDNERVILLE, NV 89410 HOUSE CURRENTLY IN ESCROW FOR SALE AT \$1,300,000.00	Nev. Rev. Stat. § 21.090(1)(m)	550,000.00	1,300,000.00
Cash on Hand			
CASH ON HAND:	Nev. Rev. Stat. § 21.090(1)(g) Nev. Rev. Stat. § 21.090(1)(z)	75% 100.00	400.00
Checking, Savings, or Other Financial Accounts, Certificates of Deposit			
CHECKING:	Nev. Rev. Stat. § 21.090(1)(g)	75%	8,000.00
Household Goods and Furnishings			
STANDARD HOUSEHOLD FURNISHINGS AND ITEMS: Location: 1626 10TH STREET, Minden NV 89423	Nev. Rev. Stat. § 21.090(1)(b)	8,000.00	8,000.00
Books, Pictures and Other Art Objects; Collectibles			
ART: Location: 1626 10TH STREET, Minden NV 89423	Nev. Rev. Stat. § 21.090(1)(a)	1,500.00	1,500.00
Wearing Apparel			
CLOTHING: Location: 1626 10TH STREET, Minden NV 89423	Nev. Rev. Stat. § 21.090(1)(b)	500.00	500.00
Furs and Jewelry			
FURS: Location: 1626 10TH STREET, Minden NV 89423	Nev. Rev. Stat. § 21.090(1)(z)	800.00	800.00
Automobiles, Trucks, Trailers, and Other Vehicles			
2008 FORD EXPLORER: Location: 1626 10TH STREET, Minden NV 89423	Nev. Rev. Stat. § 21.090(1)(f)	15,000.00	15,000.00

Total:	582,200.00	1,334,200.00
--------	------------	--------------

0 continuation sheets attached to Schedule of Property Claimed as Exempt

In re CLIFFORD J. MORIN

Case No. 10-51334-GWZ

Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS - AMENDED

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT X UNLIQUIDATED X DISPUTED X	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxxxxxxxxx8268			Opened 11/01/08 Last Active 3/04/10			
Bank Of America Attn: Bankruptcy NC4-105-02-99 Po Box 26012 Greensboro, NC 27420	C		2008 JEEP CHEROKEE: Location: 1626 10TH STREET, Minden NV 89423			
			Value \$ 20,000.00		24,119.00	4,119.00
Account No. xxxxx8263	H		Opened 11/01/08 Last Active 3/05/10			
Us Bank 101 5th St E Ste A Saint Paul, MN 55101			2008 FORD EXPLORER: Location: 1626 10TH STREET, Minden NV 89423			
			Value \$ 15,000.00		19,936.00	4,936.00
Account No. xxxxxxxxxxxx8258	H		Opened 4/01/07 Last Active 6/01/09 First Mortgage 1576 E. VALLEY ROAD, GARDNERVILLE, NV 89410 HOUSE CURRENTLY IN ESCROW FOR SALE AT \$1,300,000.00			
Wells Fargo Hm Mortgag 7255 Baymeadows Wa Jacksonville, FL 32256			Value \$ 1,300,000.00		493,984.00	0.00
Account No.						
			Value \$			
0 continuation sheets attached				Subtotal (Total of this page)	538,039.00	9,055.00
				Total (Report on Summary of Schedules)	538,039.00	9,055.00

B6I (Official Form 6I) (12/07)

In re CLIFFORD J. MORINCase No. 10-51334-GWZ

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S) - AMENDED

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S): None.	AGE(S):
Employment:	DEBTOR	SPOUSE
Occupation		
Name of Employer		
How long employed		
Address of Employer		
INCOME: (Estimate of average or projected monthly income at time case filed)		
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	\$ <u>0.00</u>	\$ <u>0.00</u>
2. Estimate monthly overtime	\$ <u>0.00</u>	\$ <u>0.00</u>
3. SUBTOTAL	\$ <u>0.00</u>	\$ <u>0.00</u>
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	\$ <u>0.00</u>	\$ <u>0.00</u>
b. Insurance	\$ <u>0.00</u>	\$ <u>0.00</u>
c. Union dues	\$ <u>0.00</u>	\$ <u>0.00</u>
d. Other (Specify): _____ _____	\$ <u>0.00</u>	\$ <u>0.00</u>
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ <u>0.00</u>	\$ <u>0.00</u>
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ <u>0.00</u>	\$ <u>0.00</u>
7. Regular income from operation of business or profession or farm (Attach detailed statement)	\$ <u>0.00</u>	\$ <u>0.00</u>
8. Income from real property	\$ <u>7,000.00</u>	\$ <u>0.00</u>
9. Interest and dividends	\$ <u>0.00</u>	\$ <u>0.00</u>
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$ <u>0.00</u>	\$ <u>0.00</u>
11. Social security or government assistance (Specify): SOCIAL SECURITY _____ _____	\$ <u>1,453.00</u>	\$ <u>0.00</u>
12. Pension or retirement income	\$ <u>0.00</u>	\$ <u>0.00</u>
13. Other monthly income (Specify): _____ _____	\$ <u>0.00</u>	\$ <u>0.00</u>
14. SUBTOTAL OF LINES 7 THROUGH 13	\$ <u>8,453.00</u>	\$ <u>0.00</u>
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ <u>8,453.00</u>	\$ <u>0.00</u>
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)	\$ <u>8,453.00</u>	

(Report also on Summary of Schedules and, if applicable, on
Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

B6J (Official Form 6J) (12/07)

In re CLIFFORD J. MORINCase No. 10-51334-GWZ

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) - AMENDED

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)		\$ <u>2,624.00</u>
a. Are real estate taxes included?	Yes <u>X</u>	No _____
b. Is property insurance included?	Yes <u>X</u>	No _____
2. Utilities:		
a. Electricity and heating fuel		\$ <u>280.00</u>
b. Water and sewer		\$ <u>50.00</u>
c. Telephone		\$ <u>180.00</u>
d. Other <u>See Detailed Expense Attachment</u>		\$ <u>97.00</u>
3. Home maintenance (repairs and upkeep)		\$ <u>150.00</u>
4. Food		\$ <u>600.00</u>
5. Clothing		\$ <u>50.00</u>
6. Laundry and dry cleaning		\$ <u>50.00</u>
7. Medical and dental expenses		\$ <u>500.00</u>
8. Transportation (not including car payments)		\$ <u>350.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.		\$ <u>100.00</u>
10. Charitable contributions		\$ <u>0.00</u>
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's		\$ <u>0.00</u>
b. Life		\$ <u>0.00</u>
c. Health		\$ <u>550.00</u>
d. Auto		\$ <u>225.00</u>
e. Other		\$ <u>0.00</u>
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify)		\$ <u>0.00</u>
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto		\$ <u>1,175.00</u>
b. Other		\$ <u>0.00</u>
c. Other		\$ <u>0.00</u>
14. Alimony, maintenance, and support paid to others		\$ <u>0.00</u>
15. Payments for support of additional dependents not living at your home		\$ <u>0.00</u>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$ <u>0.00</u>
17. Other Other		\$ <u>0.00</u>
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		\$ <u>6,981.00</u>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I		\$ <u>8,453.00</u>
b. Average monthly expenses from Line 18 above		\$ <u>6,981.00</u>
c. Monthly net income (a. minus b.)		\$ <u>1,472.00</u>

B6J (Official Form 6J) (12/07)
In re CLIFFORD J. MORIN

Case No. 10-51334-GWZ

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) - AMENDED
Detailed Expense Attachment

Other Utility Expenditures:

<u>CABLE</u>	\$	<u>75.00</u>
<u>WASTE MANAGEMENT</u>	\$	<u>22.00</u>
<u>Total Other Utility Expenditures</u>	\$	<u>97.00</u>